

Information to identify the case:

Debtor 1:	Dane Richards Sr.	Social Security number or ITIN:	xxx-xx-6504
	First Name Middle Name Last Name	EIN:	--_-----
Debtor 2:		Social Security number or ITIN:	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--_-----
United States Bankruptcy Court:	District of New Jersey	Date case filed in chapter:	13 1/19/18
Case number:	18-11152-CMG	Date case converted to chapter:	7 11/19/19

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Dane Richards Sr.	
2. All other names used in the last 8 years		
3. Address	710 West Princeton Ave. Brick, NJ 08724	
4. Debtor's attorney Name and address	Joseph Casello Collins, Vella & Casello 2317 Route 34 South Suite 1A Manasquan, NJ 08736	Contact phone (732) 751-1766
5. Bankruptcy trustee Name and address	Karen E. Bezner 567 Park Avenue, Suite 103 Scotch Plains, NJ 07076	Contact phone (908) 322-8484

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . (800) 676-6856	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609-858-9333 Date: 11/20/19
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	December 20, 2019 at 09:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Clarkson S. Fisher Federal Courthouse, 402 East State Street, Room 129, Trenton, NJ 08608-1507
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 2/18/20 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS. Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

Imaged Certificate of Notice Page 4 of 5

United States Bankruptcy Court
District of New JerseyIn re:
Dane Richards, Sr.
DebtorCase No. 18-11152-CMG
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin
Form ID: 309APage 1 of 2
Total Noticed: 40

Date Rcvd: Nov 20, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 22, 2019.

db
tr
517286351 +Dane Richards, Sr., 710 West Princeton Ave., Brick, NJ 08724
517286352 +Karen E. Bezner, 567 Park Avenue, Suite 103, Scotch Plains, NJ 07076-1754
517286353 +A J Insurance Agency, 3455 State Route 66, Neptune, NJ 07753-2759
517286354 AOL, P.O. Box 5110, Sterling, VA 20165
517286355 +AOL Collection Dept., Dept. 5110, PO Box 65101, Sterling, VA 20165-8801
517286356 +Atlantic Cardiology, 444 Neptune Blvd 2nd Floor, Neptune, NJ 07753-4144
517286357 +Barbara Johansen, 57 Harry Drive, Manahawkin, NJ 08050-4107
517286358 +Christine Richards, 112 Broad Street, Eatontown, NJ 07724-1504
517286359 +Elliott Lous Pell, Esq., P.O. Box 405, Florham Park, NJ 07932-0405
517286360 First Data Global Leasing, by American Infosource LP as Agent, 4545 N. Santa Fe Ave,
517286361 Oklahoma City, OK 73118
517286362 Grand Lake Resort, PO Box 730119, Ormond Beach, FL 32173-0119
517286363 +IFPS Corporation, 30 Montgomery Street, Suite 100, Jersey City, NJ 07302-3866
517286365 +JCP&L, c/o First Energy, 101 Crawfords Corner Road, Bldg #1, Ste 1-511,
Holmdel, NJ 07733-1976
517286366 +Jeffrey Rosen, Esq., 788 Shrewsbury Ave, Suite 2207, Tinton Falls, NJ 07724-3080
517286369 +Northland Group, P.O. Box 390905, Minneapolis, MN 55439-0905
517287916 +Orion, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517286370 +Phelan Hallinan Diamond & Jones, PC, 400 Fellowship Road, Suite 100,
Mount Laurel, NJ 08054-3437
517286373 +Richard Robertson, 1620 Sun Meadow Drive, Conway, SC 29526-1906
517293232 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Division of Taxation, Bankruptcy Section,
PO Box 245, Trenton, NJ 08695-0245)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: jcasello@cvclaw.net Nov 21 2019 00:51:13 Joseph Casello,
Collins, Vella & Casello, 2317 Route 34 South, Suite 1A, Manasquan, NJ 08736
smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 21 2019 00:52:45 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 21 2019 00:52:40 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
517286356 +EDI: TSYS2.COM Nov 21 2019 05:13:00 Barclay Mastercard, P.O. Box 8801,
Wilmington, DE 19899-8801
517286357 EDI: CAPITALONE.COM Nov 21 2019 05:13:00 Capital One Bank, PO Box 71083,
Charlotte, NC 28272-1083
517286358 EDI: RMSC.COM Nov 21 2019 05:13:00 Care Credit, Synchrony Bank, PO Box 960061,
Orlando, FL 32896-0061
517294794 +EDI: AIS.COM Nov 21 2019 05:13:00 First Data Global Leasing,
by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517286364 EDI: IRS.COM Nov 21 2019 05:13:00 Internal Revenue Service, P.O. Box 7346,
Philadelphia, PA 19101-7346
517286367 E-mail/Text: camanagement@mtb.com Nov 21 2019 00:52:12 M&T Bank, P.O. Box 1288,
Buffalo, NY 14240-1288
517286368 +E-mail/Text: bknotices@mbandw.com Nov 21 2019 00:53:03 McCarthy, Burgess & Wolff,
The MB & W Building, 26000 Cannon Road, Cleveland, OH 44146-1807
517400739 +EDI: PRA.COM Nov 21 2019 05:13:00 Orion Portfolio Services LLC,
c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517286371 EDI: PRA.COM Nov 21 2019 05:13:00 Portfolio Recovery Associates, LLC,
120 Corporate Boulevard, Norfolk, VA 23502
517320016 EDI: PRA.COM Nov 21 2019 05:13:00 Portfolio Recovery Associates, LLC, c/o Barclaycard,
POB 41067, Norfolk VA 23541
517320014 EDI: PRA.COM Nov 21 2019 05:13:00 Portfolio Recovery Associates, LLC,
c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541
517286372 EDI: Q3G.COM Nov 21 2019 05:13:00 Quantum 3 Group LLC, as Agent for MOMA Funding LLC,
PO Box 788, Kirkland, WA 98083-0788
517292549 EDI: Q3G.COM Nov 21 2019 05:13:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
PO Box 788, Kirkland, WA 98083-0788
517392881 +EDI: AIS.COM Nov 21 2019 05:13:00 Verizon, by American InfoSource LP as agent,
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517286375 EDI: VERIZONCOMB.COM Nov 21 2019 05:13:00 Verizon, PO Box 4833, Trenton, NJ 08650-4833
517342557 EDI: WFFC.COM Nov 21 2019 05:13:00 Wells Fargo Bank, N.A., Wells Fargo Bank, N.A.,
Default Document Processing, N9286-01Y, 1000 Blue Gention Road, Eagan MN 55121-7700
517286376 EDI: WFFC.COM Nov 21 2019 05:13:00 Wells Fargo Bank, N.A. Home Equity Group,
1 Home Campus X2303-01A, Des Moines, IA 50328-0001
517286377 +EDI: WFFC.COM Nov 21 2019 05:13:00 Wells Fargo Home Mortgage, PO Box 10335,
Des Moines, IA 50306-0335

TOTAL: 21

District/off: 0312-3

User: admin
Form ID: 309A

Page 2 of 2
Total Noticed: 40

Date Rcvd: Nov 20, 2019

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517286374* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Division of Taxation, P.O. Box 245,
Trenton, NJ 08695-0245)

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 22, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 20, 2019 at the address(es) listed below:
NONE.

TOTAL: 0